

- d) a macro identity including identification information for configuring the transaction execution device to enable the interaction of at least one of the selected institutions with the customer through the device;
- wherein the customer uses the macro identity for conducting a transaction session between a plurality of customer accounts provided by at least one of the selected institutions.
2. The system according to claim 1, wherein the macro identity is provided such that said customer can access at least one account from each of the at least two institutions and perform the transaction session between the accounts, thereby giving the customer the perception during the transaction session that the accounts held separately at the selected institutions are held at a combined virtual institution.
 3. The system of claim 1, wherein the customer is provided with the macro identity such that the customer can access at least one of the accounts from each of at least two of the selected institutions for executing the transaction session between the accounts as if the accounts at separate institutions were held by the customer at a single institution with the branding controlled by one of said separate institutions.
 4. The system according to claim 3, wherein the device operatively connects to the accounts of two customers maintained by at least one of selected institutions for executing the transaction session between the accounts of the two customers.
 5. The system according to claim 1, wherein the macro identity includes account information for a plurality of the accounts at a plurality of the selected institutions.
 6. The system according to claim 1, wherein the macro identity is registered by the system when the customer initiates the transaction session with the device.
 7. The system according to claim 6, wherein the transaction session is initiated when the customer selects the macro identity function from a wait state of the device.

8. The system according to claim 1 wherein at least a portion of the macro identity is identification information stored at storage locations selected from the group comprising: a smart-card, a portable device, a storage device maintained and operated by the customer, the shared transaction execution device, the routing and switching component of the system, and at least one of the selected institutions.
9. The system according to claim 8, wherein provision by the customer of pointers to any of the customer accounts with the selected institutions forming part of the macro identity to cause the processing and routing system to provide the customer's macro identity for further use in the transaction session between more than one of customer's accounts at more than one of the selected institutions.
10. The system according to claim 7, wherein the plurality of selected institutions is chosen by said the customer from a listing generated from the macro identity as part of the transaction session.
11. The system according to claim 10, wherein a series of two or more of the transaction's steps may be coupled together in one transaction session thereby involving a series of transactions between different groupings of the customer accounts.
12. The system according to claims 12, wherein customer information about prior transaction sessions is used to predictively personalize said transaction session upon identification of the customer using the macro identity.

13. A system for providing a user with transaction session that is dynamically branded, the system comprising:
 - a) a shared transaction execution device for facilitating said transaction session between said user and a selected institution from a plurality of institutions, said selected institution including a predetermined branding element;
 - b) a communication system for operatively coupling the device to said predetermined branding element of said selected institution; and
 - c) a configuration system for configuring the device in accordance with said predetermined branding element of said selected institution, thereby dynamically branding the device with an identity and functionality to monitor the interaction of the selected institution with said user through the device;wherein identification information provided by said user to the device is used for branding the shared device to facilitate monitoring the transaction session by the selected institution represented by the branding.
14. The system claim 13 further including: d) a revenue stream generated as a result of said transaction session between said user and the device.
15. The system according to claim 13, wherein said user upon starting the transaction session is provided with a first choice to emulate one or more of said user's prior choices from a group of available prior choices selected from the group comprising: accounts, institutions, transactions, and connections of said user's last or most frequent or most relevant prior transaction sessions.
16. The system according to claim 15, wherein the first choice is given to said user prior to a second choice comprising a broader choice of institutional accounts and transactions if said first choice is declined by said user.
17. The system according to claim 16, wherein said first choice is responsive to predetermined criteria. --